

**Congress of the United States**  
**House of Representatives**  
**Washington, DC 20515-1006**

Clerk of the House  
Capitol Room H-154  
Washington, DC 20515

ATTN: Committee on Ethics

Dear Colleague:

Please see attached for the additional detail requested for my financial disclosure. I am providing additional information on the underlying assets for Owenby Wealth Management and my Delta Airlines pension.

Both attachments are amendment to Schedule A. Assets & "Unearned Income" subsection 7 and subsection 9.

Sincerely,



Congresswoman Lucy McBath



LEGISLATIVE RESOURCE CENTER  
2019 MAR - 8 PM 3:20  
OFFICE OF THE CLERK  
U.S. HOUSE OF REPRESENTATIVES

**HAND  
DELIVERED**

# Activity Statement

January 1 — January 31, 2019

Values as of January 31, 2019

PTC CUST ROLLOVER IRA FBO  
LUCIA MCBATH

MARIETTA GA 30064

Your Account Manager: Jones / McClure  
(678)224-8482  
Wealthcare Advisory Partners, LLC  
5755 North Point Parkway #209  
Alpharetta, GA 30022

Securely and conveniently view your monthly statements and trade confirmations online by clicking on the LPL AccountView link accessible through your financial advisor or institution website.

## Lucy's Rollover IRA



Investment Objective  
Growth

Value on January 1, 2019

**\$241,778.79**

Value on January 31, 2019

**\$256,462.52**

## Account Holdings

As of January 31, 2019

### Cash and Cash Equivalents

Description	Interest / Dividend Paid in January	Interest / Dividend Rate <sup>2</sup>	Current Balance
Cash			\$618.99
Insured Cash Account <sup>3</sup>			
Goldman Sachs Bank USA			\$6,910.17
Total Insured Cash Account	\$1.27	0.217%	\$6,910.17
<b>Total Cash and Cash Equivalents</b>			<b>\$7,529.16</b>

<sup>2</sup> Bank Deposit Sweep Interest is paid on daily balances at a rate reflecting the weighted average rate during the statement month. Money Market Sweep dividend is a 30-day yield.

<sup>3</sup> Bank Deposit Sweep Accounts are FDIC insured, are not obligations of LPL Financial or SIPC, and are not available for margin purposes. See message section for further information.



# Lucy's Rollover IRA

## Account Holdings *Continued*

As of January 31, 2019

### Mutual Funds, ETFs, and Closed-End Funds

Security ID / Description	Quantity Price (\$)	Market Value (\$)	Cost Basis (\$) Purchase Cost (\$)⁴	Unrealized Gain / Loss (\$)	Estimated Annual Income (\$)⁵ Est 30-Day Yield⁶
IEF ISHARES 7-10YR TREASURY BOND ETF	94 \$104.88	9,858.72	9,947.56 9,947.56	(88.84)	219 2.23%
AGG ISHARES CORE U S AGGREGATE BOND ETF	481 \$107.46	51,688.26	52,832.07 52,832.07	(1,143.81)	1,300 2.71%
SCZ ISHARES MSCI EAFE SMALL CAP ETF	87 \$56.01	4,872.87	4,316.37 4,316.37	556.50	126 2.68%
IWM ISHARES RUSSELL 2000 ETF	133 \$149.06	19,824.98	16,685.57 16,685.57	3,139.41	248 1.26%
MDY SPDR S&P MID CAP 400 ETF	58 \$333.79	19,359.82	16,290.00 16,290.00	3,069.82	343 1.26%
SPY SPDR S&P 500 ETF	380 \$269.93	102,573.40	79,624.54 79,624.54	22,948.86	1,837 1.89%
VEA VANGUARD FTSE DEVELOPED MKTS ETF	217 \$39.87	8,651.79	8,693.34 8,693.34	(41.55)	269 3.12%
VCIT VANGUARD INTERMEDIATE TERM CORP BOND ETF	275 \$85.16	23,419.00	23,820.74 23,820.74	(401.74)	820 3.51%
DBEF X TRACKERS MSCI EAFE HEDGED EQUITY ETF	293 \$29.64	8,684.52	8,737.47 8,737.47	(52.96)	262 3.03%
<b>Total of Mutual Funds, ETFs, and Closed-End Funds</b>		<b>248,933.36</b>	<b>220,947.66</b> <b>220,947.66</b>	<b>27,986.70</b>	<b>6,522</b>

### Total Account Holdings

Market Value (\$)	Cost Basis (\$) Purchase Cost (\$)⁵	Unrealized Gain / Loss (\$)	Estimated Annual Income (\$)⁶
<b>256,462.52</b>	<b>228,476.82</b> <b>228,476.82</b>	<b>27,985.70</b>	<b>6,522</b>

⁴ Purchase Cost equals Cost Basis of Equities and Mutual Funds less any reinvested dividends and interest.

⁵ Refer to the statement message titled ESTIMATED ANNUAL INCOME (EAI) AND ESTIMATED YIELD (EY) for information on how this figure is calculated.

⁶ Purchase Cost equals Cost Basis less any reinvested dividends, interest, Fixed Income and Alternative Investments.

# Lucy's Rollover IRA

## Activity Summary

	Since last statement 01/01 - 01/31/2019	Year to Date 01/01 - 01/31/2019
Securities Purchased	—	—
Securities Sold	—	—
Contributions / Inflows	—	—
Distributions / Outflows	—	—
Dividends, Interest, & Capital Gains	\$620.26	\$620.26

## Account Activity

January 1 - January 31, 2019 (Since last statement)

Date	Transaction Type	Description/Security ID	Price(\$) Quantity	Amount
01/31/2019	Cash Dividend	SPDR S&P 500 ETF 013119 380 SPY	—	\$545.46
01/31/2019	Cash Dividend	SPDR S&P MID CAP 400 ETF 013119 58 MDY	—	\$73.53
01/31/2019	Interest	INSURED CASH ACCOUNT 013119 6,910	—	\$1.27
01/31/2019	Sweep (Interest Deposit) <sup>s</sup>	INSURED CASH ACCOUNT	—	\$1.27

<sup>s</sup> Bank Deposit and Money Market Sweep transactions reflect the net of all transfers of free cash balance to and from your sweep on the date referenced.

## Messages From LPL Financial

### PAPERLESS STATEMENTS

Go paperless and view your monthly statements and trade confirmations online. Monthly statements are available online within three business days, and trade confirmations are available the next business day after the trade is executed. To go paperless, click on the LPL Account View link accessible through your financial advisor or institution website. Paperless statements are convenient, secure, fast and environmentally friendly. Enjoy the many benefits of free paperless statements and sign up today.

### ESTIMATED ANNUAL INCOME (EAI) AND ESTIMATED YIELD (EY)

EAI is calculated by taking the indicated annualized dividend and multiplying by the number of shares owned. EY is calculated by taking the EAI and dividing by the aggregate value of the shares owned. If no dividend information is available, no EAI or EY numbers will be generated. EAI and EY for certain types of securities could include a return of principal or capital gains in which case the EAI and EY would be overstated. EAI and EY are estimates and the actual income and yield might be lower or higher than the estimated amounts. Additionally the actual dividend or yield may vary depending on the security issuer's approval of paying the dividends. EY reflects only the income generated by an investment. It does not reflect changes in its price, which may fluctuate.

### NON-TRANSFERABLE SECURITIES THAT ARE WORTHLESS

As part of our continuing effort to provide exceptional service, please be advised that LPL Financial will remove any non-transferable securities that are worthless from customer accounts. Your account may or may not be affected. Should you have any questions or concerns, please contact your financial advisor.

### SETTLEMENT FEE

LPL passes through certain regulatory fees incurred by LPL as a result of executing the transaction on your behalf. This includes fees charged under Section 31 of the Securities Exchange Act for sell transactions in equities and options.

### CHANGES TO POLICY FOR BENEFICIARY ACCOUNTS

LPL recently updated its policies and procedures relating to distributions upon an account holder's death. Beginning November 6, 2017, beneficiaries will be required to open an account to receive any securities or cash from the deceased client's account. LPL generally will divide all securities and cash proportionately among the designated beneficiaries based on the allocations indicated by the account holder. However, the new policy and procedures address specific situations, such as the treatment of securities remaining after the proportionate division of assets. You may visit [lpl.com](http://lpl.com) to learn more.

### ICA INFORMATION

Your balances in the Insured Cash Account (ICA) Program are allocated to each depository institution on the Priority Bank List in increments of \$248,500 for individual and trust accounts and \$493,000 for joint accounts. As always, you should review your cash positions with various depository institutions to determine whether your cash is within the FDIC insurance coverage limits. For more information about FDIC insurance limits, please contact your financial advisor or go to [www.fdic.gov](http://www.fdic.gov).

Please be advised that the Priority Bank List for the ICA Program may change from time to time. These changes include the order of priority in which banks are listed as well as the addition and removal of banks. Please be sure to consult your financial advisor or [LPL.com](http://LPL.com) periodically throughout the month for recent updates and information regarding how these changes may impact your account.

### IMPORTANT UPDATE - IRS CONTRIBUTION LIMITS

IRS announces new IRA Contribution limits for 2018, \$6,000 (\$7,000 for investor 50 years or older).

## Disclosures and Other Information

**ACCOUNT PROTECTION** LPL Financial is a member of the Securities Investor Protection Corporation (SIPC). SIPC provides protection for your account up to \$500,000, of which \$250,000 may be claims for cash, in the unlikely event that LPL fails financially. SIPC protection limits apply to all accounts that you hold in a particular capacity. For example, if you hold two accounts at LPL as a sole account holder and third as a joint account holder, the two individual accounts are protected under SIPC up to a combined limit of \$500,000, and the joint account is protected under SIPC separately up to \$500,000. LPL Insured Cash Account (ICA) and LPL Deposit Cash Account (DCA) are not protected by SIPC. More information on SIPC, including obtaining an explanatory SIPC Brochure, may be obtained by calling SIPC directly at (202) 371-8300 or by visiting [www.sipc.org](http://www.sipc.org). The account protection applies when an SIPC member firm fails financially and is unable to meet its obligations to securities clients, but it does not protect against losses from the rise and fall in the market value of investments.

**ADJUSTED COST** The cost basis of securities sold, matured, redeemed or exercised is adjusted for return of principal, original issue discount, accrual and partnership distributions for CMO, CDO, REMIC and MLP transactions. Eligible securities on the Realized Gains and Losses Statement have not been adjusted for bond amortization, return of capital, liquidating distributions, wash sales or similar items. N/A displays when the information is incomplete or missing and is treated as zero when calculating totals.

**ADJUSTMENTS TO OPTION CONTRACTS** As a general rule, corporate actions can result in an adjustment in the number of shares underlying an option contract or the exercise price, or both. Please review any adjustment to an option position. Contact your financial advisor for further information with respect to option contract adjustment or visit the OCC website at <http://www.optionsclearing.com/webpages/informeme>.

**AGENCY** If LPL Financial acts as your agent, or as agent for both you and another person in a transaction, the transaction details, including the identity of the seller or buyer and the source and amount of any fees or payments will be supplied upon written request.

**ASSET-BACKED SECURITIES** The actual yield from transactions in asset-backed securities (e.g., CMO, FNMA, FHLMC OR GNMAs transactions) may vary according to the rate at which the underlying assets or receivables are repaid. Information about yield factors is available from your financial advisor on request.

**CALLED SECURITIES** In the event of a partial call of corporate or municipal bonds, or preferred stock held in bulk segregation, the securities to be called will automatically be selected on a random basis, as is customary in the securities industry. The probability that your securities will be selected is proportional to the amount of your holdings relative to the bulk holdings. A detailed description of the random selection procedure is available upon request.

**CHANGE OF ADDRESS** Please notify your financial advisor/representative or LPL Financial promptly in writing of any change of address.

**COST BASIS** Transactions are automatically paired against holdings on a "First-In/First-Out" basis (unless manually adjusted). Designating liquidations as "versus purchase" on a trade will cause the trade confirmation or other closed tax lot notification to reflect the selected closed tax lots. For assets not purchased in the LPL account, you or the previous broker/dealer upon transfer may have provided the Date Acquired and Purchase Cost of the position. If no such data was submitted, N/A is listed as the Purchase Cost, and is treated as zero when calculating Gain or Loss totals. Since the cost basis on certain securities may have been provided by another source, the cost basis information on your statement may not reflect accurate data or correspond to data on your trade confirmations. This information should not be relied upon for tax reporting purposes. Please refer to your tax reporting statement, if applicable. For accounts electing average cost, the total cost may be computed using a combination of averaged and non-averaged unit prices for eligible securities.

**DISCREPANCIES** Please notify your financial advisor and LPL Financial immediately of any discrepancies on your statement. If your financial advisor is affiliated with another broker/dealer, you must notify them as well. Please contact your financial advisor for the broker/dealer's contact information. Your financial advisor's address and telephone number can be found on the bottom of each page of this statement. LPL Financial's telephone number is (800) 555-7587 and address can be found on the first page of this statement. Additionally, any verbal communications should be re-confirmed in writing to each of the above parties to further protect your rights, including rights under Securities Investor Protection Act (SIPA).

**FREE CREDIT BALANCES** LPL Financial may use your free credit balances subject to the limitations of 17 CFR Section 240.15c3-3 under the Securities Exchange Act of 1934. You have the right to receive from us, upon demand in the course of normal business, the delivery of any free credit balances to which you are entitled, any fully paid securities to which you are entitled, and any securities purchased on margin upon full payment of any indebtedness to LPL Financial.

**INVESTMENT RISK** LPL Financial is not a bank, savings and loan, or credit union. Securities and insurance offered through LPL and its affiliates are not FDIC, NCUA or government insured, not endorsed or guaranteed by LPL, its affiliate or any other financial institution, are not a deposit, and involve investment risk including possible loss of principal.

**INVESTMENTS HELD OUTSIDE LPL FINANCIAL** Information on investments held outside LPL is provided for informational purposes only. Values for investments not held in your LPL account are based on the market value of priced securities at the end of the statement period. Values for annuities reflect a pricing date approximately three business days prior to the statement date. Values for alternative investments such as Managed Futures and REITs (Real Estate Investment Trusts) reflect a pricing date three to five business days prior to the statement date, depending on the availability of the data. The account registration for investments held outside LPL may not be the same as the registration for the LPL account with which it is affiliated. For example, an outside investment with a joint registration may be reflected on an LPL account with an individual registration.

**LPL INSURED BANK DEPOSIT SWEEP PROGRAMS** Cash in the Insured Cash Account (ICA) and LPL Deposit Cash Account (DCA) programs is protected by the Federal Deposit Insurance Corporation (FDIC). LPL Financial allocates your money to the ICA program to banks in the order of the Priority Bank List and to the DCA program to any bank on the Available Bank list in increments up to the programs disclosed amounts until your balance in each of the ICA and DCA programs is allocated to the program max. All banks are FDIC members. FDIC coverage is \$250,000 per depositor per bank (\$500,000 for joint account

holders). More information on FDIC insurance is available on request, or by visiting the FDIC website at [www.fdic.gov](http://www.fdic.gov). LPL Financial is not a bank. Unless otherwise disclosed, securities and other investments obtained through LPL Financial ARE NOT FDIC INSURED, ARE NOT BANK GUARANTEED AND MAY LOSE VALUE.

**MARGIN ACCOUNT** If you use margin, this statement combines information about your investment account(s) and a special miscellaneous account maintained for you under Section 220.6 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account required by Regulation T is available for your inspection upon request.

**MONEY MARKET FUNDS** Money market fund transactions, if any, are displayed chronologically. The 30-day yield for the fund is also reflected as of the statement date.

**MUNICIPAL MATERIAL DISCLOSURE** Copies of any material disclosures for municipal bonds are available at [www.emma.marb.org](http://www.emma.marb.org). To obtain specific municipal bond information, enter the nine-digit CUSIP number in the search field within the EMMA web site. If you do not have access to the Internet or would prefer a physical copy of the material disclosure, please contact your financial advisor. Additional municipal bond information that may be available on [www.emma.marb.org](http://www.emma.marb.org) includes, but is not limited to advance refunding documents, continuing disclosures, including annual financial statements and notices of material events, real-time and historical trade data, daily market statistics and education material.

**N/A OR "-" DATA** Information that displays as N/A or "-" is unavailable, missing, or incomplete and is treated as zero when calculating account totals, market values and performance.

**OPTION CLIENTS** Information on commissions and other charges incurred in connection with the execution of options transactions has been included in the confirmations of these transactions furnished to you. A summary of this information will be made available upon request. In accordance with the Option Agreement and Approval form you signed, you must promptly advise the firm of any material change in your investment objectives or financial situation.

**ORDER ROUTING** Quarterly Order Routing information for equities and options can be found on [LPL.com-Disclosure-SEC](http://LPL.com-Disclosure-SEC) Disclosure. This information is also available upon request.

**PAYMENT FOR ORDER FLOW** LPL Financial acts as your agent and does not receive any compensation in the form of payment for order flow.

**PRICING** Securities prices shown on this statement may vary from actual liquidation value. Prices shown should only be used as a general guide to portfolio value. We receive prices from various sources, which are sometimes unable to provide timely information. Where pricing sources are not readily available, particularly on certain debt instruments including, but not limited to, bills, notes, bonds, banker's acceptances, certificates of deposit, or commercial paper, estimated prices may be generated by a matrix system or market driven pricing model, taking various factors into consideration. These prices may not be the actual price you would receive if you sold before the maturity of a certificate of deposit. The pricing of listed options takes into account the last closing price, as well as the current bid and offer prices. Where securities have not been priced, their values have not been included in the Portfolio Summary information at the beginning of this statement.

**PRINCIPAL** If your broker-dealer is acting as principal in a transaction, your broker-dealer has sold to or bought from you the security, and may have received a profit from the transaction. **PURCHASE COST** Original cost including fees, commissions and less accrued interest of the quantity sold or redeemed. For transferred securities, this could be the purchase amount you or the former institution provided to us. Purchase Cost may be adjusted to reflect corporate actions, such as stock splits, mergers, spinoffs, or other events. N/A is displayed when the information is incomplete or missing and is treated as zero when calculating totals. Transferred securities may not be included in Purchase Cost.

**REGULATION** All transactions are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange or market and its clearing house, if any where the transactions are executed, and of the Financial Industry Regulation Authority (FINRA).

**REINVESTMENT** The dollar amount of mutual fund distributions, money market fund income, or dividends on other securities on your statement may have been reinvested in additional shares. You will not receive confirmations for these reinvestment transactions. However, you may request information on these transactions by writing to LPL Financial. LPL will also, if requested, furnish you with the time of execution and the name of the person from who your security was purchased.

**REVENUE SHARING** LPL may have a fee arrangement with the investment advisor or distributor ("sponsor") of the mutual fund you have purchased, called revenue-sharing. In such case, the sponsor pays LPL a fee based on the amount of your purchase, and LPL provides marketing support to the sponsor and allows the sponsor to access your financial advisor so that the sponsor can promote such mutual funds. This arrangement gives LPL a financial incentive to have LPL clients invest in participating mutual funds instead of funds whose sponsors do not make such payments to LPL. Although your financial advisor does not share in this compensation, this conflict of interest affects the ability of LPL to provide you with unbiased, objective investment advice concerning the selection of mutual funds for your account. This could mean that other mutual funds, whose sponsors do not make revenue sharing payments, may be more appropriate for your account than the mutual funds whose sponsors make revenue sharing payments to LPL. For a complete list of the participating sponsors, and the range of fee payments, please visit [http://lplfinancial.lpl.com/disclosure/legal\\_disclosures.htm](http://lplfinancial.lpl.com/disclosure/legal_disclosures.htm).

**STATEMENT OF FINANCIAL CONDITION** LPL Financial's financial statement is available for inspection at our office. We will mail a copy to you upon written request.

**SWEEP OPTION** Your account may provide for a daily sweep in an insured bank deposit sweep program (either LPL Insured Cash Account—ICA—or LPL Deposit Cash Account—DCA) or a money market mutual fund. The balance in the ICA, DCA or money market mutual fund sweep may be liquidated on the customer's order and the proceeds returned to the securities account, or remitted to the customer. If you have any questions about your sweep option, including rates of the depository institutions currently participating in the sweep option, or you would like to change your sweep option, please contact your financial advisor.

**TRADING AWAY POLICY** Additional information regarding trading practices of equity portfolio managers on Manager Select and Manager Access Select is available on [lpl.com](http://lpl.com) (see "Third-Party Portfolio Manager Trading Practices" on the "Disclosures" page).

LPL FINANCIAL LLC is an affiliate of LPL Financial Holdings Inc

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Delta Employee Service Center  
P.O. Box 52045  
Phoenix, AZ 85072



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LUCIA K MCBATH

HUCKFORD TN 37853

**Retirement Benefit Calculation  
Delta Retirement Plan**

Date Produced: December 10, 2014  
Delta Employee Service Center:  
1-800 MY DELTA (1-800-693-3582)

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This benefit calculation provides you with a calculation of the retirement benefit you may be entitled to receive, under each of the payment methods available under the Delta Retirement Plan (the "Plan") if you commence your benefits on 1/1/2015.

This calculation is based on the information known at the time this statement was prepared and assumes that Plan provisions, applicable laws, and the status of the Plan remain unchanged until your Benefit Commencement Date ("BCD"). If any of these assumptions change before you commence your benefit, your actual benefit payments may differ from the benefit payments shown below. Furthermore, your actual benefit will depend upon various factors, such as your age at BCD, your marital status, spouse's age (if applicable), and your actual BCD, which also may cause a difference in your actual benefit payments and payment options.

***Note: Benefit accruals under the Plan were frozen effective December 31, 2005. All benefit amounts shown in this calculation are monthly amounts unless otherwise noted.***

The Plan reserves the right to correct any errors or omissions. If any inconsistency should arise between the information shown here and the terms of the Plan documents, the terms of the Plan documents will govern.

***Since this letter contains important information regarding your benefits, please retain a copy for your records.***

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**What You Need to Know**

**Your Retirement Benefit is based on the following information:**

Carefully review your personal information, including your address printed at the top of this letter. Please contact the Employee Service Center if you need to correct any personal information.

Date of Birth	6/1/1960
Marital Status	Married
Spouse Date of Birth	2/4/1963
Original Date of Hire	8/28/1984
Last Date of Hire	8/28/1984
Date of Separation from Service	12/31/2014
Benefit Commencement Date (BCD)	1/1/2015
Years of Vesting Service	30.3333
Years of Credited Service through 6/30/2003	18.8333
Final Average Earnings through 6/30/2003	\$4,411.08 monthly
Years of Credited Service at earlier of Separation or 12/31/2005	21.3333
Final Average Earnings at earlier of Separation or 12/31/2005	\$4,504.05 monthly



LUCIA K MCBATH

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Age 62 Date	6/1/2022
Estimated Social Security Amount at Age 62	\$1,165.29
Normal Retirement Date (NRD)	6/1/2025

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**If You Have Questions**

For further information, you may contact a Customer Service Representative at the Employee Service Center (ESC) at 1-800 MY DELTA (1-800-693-3582), Monday — Friday, except on certain holidays. You can also access Benefits Direct through the Employee Connection website, 24 hours a day, seven days a week.

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**Important Note**

Whenever you access Benefits Direct, or speak with a Representative at the Delta Employee Service Center to initiate certain transactions, including, without limitation, transactions that may require deductions from your paycheck and/or benefit payments, you will be authorizing the execution of any such requested transactions as if you had given written, signed authorization to do so. While we attempt to make Benefits Direct available 24 hours a day, occasionally it may be unavailable or it may not be possible to execute transactions for other reasons. Delta Air Lines, Inc., any applicable employee benefit plan and their respective agents are not responsible for losses and/or damages that arise because transactions cannot be initiated or executed.

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<b>Form(s) of Annuity Payment(s)</b>	<b>Payable to You at BCD 1/1/2015</b>	<b>Payable to Spouse Upon Your Death</b>
<b>Joint &amp; 50% Survivor Annuity</b>		
- Payable from BCD to Social Security		
Offset Date	\$1,494.14	\$747.07
- Payable from Social Security Offset Date		
for Life	\$1,079.82	\$539.91
<b>Joint &amp; 75% Survivor Annuity</b>		
- Payable from BCD to Social Security		
Offset Date	\$1,362.34	\$1,021.76
- Payable from Social Security Offset Date		
for Life	\$956.72	\$717.54

**Survivor Benefits**

The total estimated post-retirement survivor benefit payable to your eligible surviving spouse following your death is \$2,252.03 per month regardless of which option is elected. This amount reflects an estimated surviving spouse's portion of the FAE benefit of \$747.07 commencing on 1/1/2015 and \$539.91 on 6/1/2022, 100 percent of any Social Security payable to your eligible survivors, and a benefit payable from the Delta Family-Care Disability and Survivorship ("D&S") Plan, if applicable. If you are not eligible for D&S survivor benefits, this amount will be less. Also, in no event will the D&S Plan benefit continue beyond ten years after your date of death. After that time, the survivor income benefit paid from the D&S Plan will stop and the only survivor benefits that will be available to your spouse are from the Retirement Plan (if you receive a form of payment with survivor benefits) and Social Security, as applicable. This may lower the total amount of survivor benefits to an amount less than the estimate of \$2,252.03.

If you work past June 30, 2015, then your surviving spouse and/or children will not be eligible for a survivor benefit from the D&S Plan. However, your spouse will remain eligible for any survivor annuity you elect under the Retirement Plan.